

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

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3 In the Matter of the Mortgage Broker License of:

4 **Lighthouse Home Equity, Inc. DBA Hamerla**
5 **Mortgage**
6 406 E. Southern Ave
7 Tempe, AZ 85282

8 **NOTICE OF LICENSE EXPIRATION**

9 The Superintendent of Financial Institutions for the State of Arizona, (the "Superintendent"),
10 finds, pursuant to Arizona Revised Statutes ("A.R.S.") Section 6-904(B), that mortgage broker license
11 #0908493 for Lighthouse Home Equity, Inc. DBA Hamerla Mortgage, is expired. Specifically, A.R.S.
12 § 6-904(B) states, "A licensee shall pay the renewal fee on or before September 30. Licenses not
13 renewed by September 30 are suspended and the licensee shall not act as a mortgage broker until the
14 license is renewed or a new license is issued pursuant to this article. A person may renew a suspended
15 license by paying the renewal fee plus twenty-five dollars for each day after September 30 that a license
16 renewal fee is not received by the Superintendent and making application for renewal as prescribed by
17 the Superintendent. Licenses which are not renewed by October 31 expire. A license shall not be
18 granted to the holder of an expired license except as provided in this article for the issuance of an
19 original license." Lighthouse Home Equity, Inc. DBA Hamerla Mortgage did not renew its license by
20 October 31.


21 Pursuant to A.R.S. § 6-903(A), "A person shall not act as a mortgage broker if he is not
22 licensed under this article." Lighthouse Home Equity, Inc. DBA Hamerla Mortgage may not transact
23 business in Arizona as a mortgage broker until such time that Lighthouse Home Equity, Inc. DBA
24 Hamerla Mortgage is licensed. Transacting business as a mortgage broker without a license is a
25 violation of statutes and subject to administrative action by the Superintendent. Pursuant to A.R.S. § 6-
26 132, the Superintendent may assess a civil money penalty of up to five thousand dollars (\$5,000.00) per
27 day per violation.

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1 DATED this 3 day of December, 2008.

2 Felecia A. Rotellini
3 Superintendent of Financial Institutions

4 By: 
5 Robert D. Charlton
6 Assistant Superintendent of Financial Institutions

7 ORIGINAL OF THE NOTICE OF LICENSE EXPIRATION filed this
8 4th day of December, 2008
9 in the office of:

10 Felecia A. Rotellini
11 Superintendent of Financial Institutions
12 Arizona Department of Financial Institutions
13 Attn: Susan Longo
14 2910 N. 44th Street, Suite 310
15 Phoenix, AZ 85018

16 COPY of the foregoing mailed/delivered same date to:

17 Brian Hamerla, President
18 Lighthouse Home Equity, Inc.
19 DBA Hamerla Mortgage
20 406 E. Southern Ave
21 Tempe, AZ 85282

22 By: 